

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Fletcher, Vanessa	§	Case No. 09 B 27205
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/28/2009.

2) The plan was confirmed on 09/28/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 04/18/2012.

6) Number of months from filing or conversion to last payment: 33.

7) Number of months case was pending: 37.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$3,577.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,248.56
Less amount refunded to debtor	\$204.44

**NET RECEIPTS:** \$14,044.12

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0
Court Costs	\$0
Trustee Expenses & Compensation	\$742.54
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$742.54

Attorney fees paid and disclosed by debtor \$375.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Santander Consumer USA	Secured	\$17,553.00	\$17,553.44	\$17,553.00	\$13,301.58	\$0
Asset Acceptance	Unsecured	\$329.00	\$329.78	\$329.78	\$0	\$0
Bank Of America	Unsecured	\$2,000.00	NA	NA	\$0	\$0
Cash Direct Express	Unsecured	\$390.00	NA	NA	\$0	\$0
Cavalry Portfolio Services	Unsecured	\$289.00	NA	NA	\$0	\$0
CBA	Unsecured	\$330.00	NA	NA	\$0	\$0
Cda/Pontiac	Unsecured	\$124.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$1,300.00	\$1,231.60	\$1,231.60	\$0	\$0
Collection	Unsecured	\$249.00	NA	NA	\$0	\$0
Collection Company Of America	Unsecured	\$153.00	NA	NA	\$0	\$0
Credit Management Co.	Unsecured	\$58.00	NA	NA	\$0	\$0
Credit Management Co.	Unsecured	\$268.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$314.00	NA	NA	\$0	\$0
Eastside Lenders	Unsecured	\$585.00	NA	NA	\$0	\$0
Evergreen Emergency Service	Unsecured	\$596.00	\$501.00	\$501.00	\$0	\$0
Fast & Reliable Cash	Unsecured	\$300.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$561.00	\$561.71	\$561.71	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	\$561.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$670.00	NA	NA	\$0	\$0
Laser Lending	Unsecured	\$390.00	NA	NA	\$0	\$0
Little Company Of Mary Hospital	Unsecured	\$1,823.00	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$56.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$78.00	NA	NA	\$0	\$0
One Click Cash	Unsecured	\$400.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$1,141.00	\$1,195.63	\$1,195.63	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$4,741.00	\$4,741.48	\$4,741.48	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$248.00	\$248.79	\$248.79	\$0	\$0
Premier Bankcard	Unsecured	\$418.00	\$418.02	\$418.02	\$0	\$0
RJM Acquisitions LLC	Unsecured	NA	\$241.29	\$241.29	\$0	\$0
RJM Acquisitions LLC	Unsecured	NA	\$93.96	\$93.96	\$0	\$0
Santander Consumer USA	Unsecured	NA	\$0.44	\$0.44	\$0	\$0
Unv Fidity	Unsecured	\$289.00	NA	NA	\$0	\$0
US Fast Cash	Unsecured	\$415.00	NA	NA	\$0	\$0
Verizon Wireless	Unsecured	\$453.00	\$926.38	\$926.38	\$0	\$0
Vision Financial	Unsecured	\$561.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$17,553.00	\$13,301.58	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$17,553.00	\$13,301.58	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$10,490.08	\$0	\$0

**Disbursements:**

Expenses of Administration	\$742.54	
Disbursements to Creditors	\$13,301.58	
<b>TOTAL DISBURSEMENTS:</b>		\$14,044.12

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 28, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.